



Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: MUNOZ et al.

Application Serial No.: 09/886,919

Filing Date: June 21, 2001

For: METHOD AND APPARATUS FOR  
EVALUATING AN APPLICATION  
FOR A FINANCIAL PRODUCT

) Group Art Unit: 3624

) Examiner: Daniel S. Felten

) **RESPONSE TRANSMITTAL**

) Attorney Docket No.: G10.002

) Buckley, Maschoff & Talwalkar LLC

) Five Elm Street

) New Canaan, CT 06840

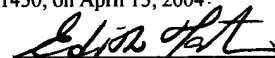
) (203) 972-0006

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on April 15, 2004.

Dated: April 15, 2004

By:

  
Edith Martin

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450


Sir:

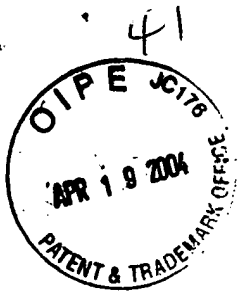
Transmitted herewith for filing are:

1. ☒ Response and Amendment to the January 16, 2004 Office Action
2. ☒ Additional Enclosures: Acknowledgement postcard and Response transmittal.
3. No fees are believed due in this matter; however, the Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 for any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,

April 15, 2004  
Date

  
Nandu A. Talwalkar  
Registration No. 41,339  
Buckley, Maschoff & Talwalkar LLC  
Five Elm Street  
New Canaan, CT 06840



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) **RESPONSE and AMENDMENT** to  
) January 16, 2004 Non-Final Office Action

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) Attorney Docket No.: G10.002

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Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed January 16, 2004, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

**RECEIVED**  
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**GROUP 3600**